

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Attorneys for Secured Creditor
Embrace Home Loans, Inc.

In Re:
Haile P. Perez, Rosalba M. Perez

Debtors.



Order Filed on June 19, 2019 by
Clerk U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-34745 JNP

Adv. No.:

Hearing Date: 6/18/19 @ 10:00 a.m..

Judge: Jerrold N. Poslusny, Jr.

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO MOTION TO
VACATE DISMISSAL**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: June 19, 2019

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtor: Haile P. Perez, Rosalba M. Perez

Case No: 18-34745 JNP

Caption of Order: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO MOTION TO
VACATE DISMISSAL

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Embrace Home Loans, Inc., Denise Carlon appearing, upon an objection to motion to vacate dismissal as to real property located at 127 Schaffer Avenue, Cedarville, NJ, 08311, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Seymour Wasserstrum, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 10, 2019, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due January 2019 through May 2019 for a total post-petition default of \$7,874.46 (6 @ \$1,312.41); and

It is further **ORDERED, ADJUDGED and DECREED** that payment for June 2019 in the amount of \$1,312.41 is to be paid by June 31, 2019; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$6,562.05 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2019, directly to Secured Creditor's servicer, RoundPoint Mortgage Servicing Corporation, P.O. Box 19409, Charlotte, NC 28219-4909 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

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Debtor: Haile P. Perez, Rosalba M. Perez

Case No: 18-34745 JNP

Caption of Order: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO MOTION TO
VACATE DISMISSAL

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Objection to
Motion to Vacate Dismissal is hereby resolved.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Haile P. Perez
Rosalba M. Perez
Debtors

Case No. 18-34745-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2019.
db/jdb +Haile P. Perez, Rosalba M. Perez, 127 Schaffer Ave, Cedarville, NJ 08311-2207

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Embrace Home Loans, Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Rebecca Ann Solarz on behalf of Creditor Embrace Home Loans, Inc. rsolarz@kmlawgroup.com
Seymour Wasserstrum on behalf of Joint Debtor Rosalba M. Perez mylawyer7@aol.com, ecf@seymourlaw.net
Seymour Wasserstrum on behalf of Debtor Haile P. Perez mylawyer7@aol.com, ecf@seymourlaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7